

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ROBERT C. SANDS, JR.
PATRICIA FARRELL SANDS
Debtor(s)

Case No. 13-23735JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/30/2013.
- 2) The plan was confirmed on 10/29/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/15/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/10/2018.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$69,517.69.
- 10) Amount of unsecured claims discharged without payment: \$74,787.88.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$137,106.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:	\$137,106.00
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,525.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,430.64
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$8,955.64
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Attorney fees paid and disclosed by debtor:	\$1,200.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALTAIR OH XIII LLC	Unsecured	0.00	745.85	745.82	0.00	0.00
AMERICAN EXPRESS CENTURION BI	Unsecured	1,520.56	1,413.08	1,413.08	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	163.98	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	2,645.81	2,652.91	2,652.91	0.00	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	98.56	146.26	146.26	0.00	0.00
EQUITABLE GAS CO(*)	Unsecured	77.02	NA	NA	0.00	0.00
FIRST NIAGARA BANK	Unsecured	32,911.60	34,045.72	34,045.72	0.00	0.00
GAP/GE MONEY++	Unsecured	0.00	NA	NA	0.00	0.00
GE CAPITAL/HOME DEPOT++	Unsecured	561.70	NA	NA	0.00	0.00
GECRB HOME DESIGN	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	24,999.00	25,347.19	25,347.19	0.00	0.00
JPMORGAN CHASE BANK NA	Priority	0.00	16,422.83	813.37	813.37	0.00
JPMORGAN CHASE BANK NA	Priority	0.00	0.00	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	263,666.24	0.00	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	0.00	16,949.05	16,949.05	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	230,606.65	0.00	84,801.94	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
NORTHSIDE COMMUNITY DVLPMN1	Unsecured	98,000.00	0.00	0.00	0.00	0.00
PERITUS PORTFOLIO SERVICES II LL	Secured	NA	22,506.00	0.00	25,586.00	0.00
PITTSBURGH WATER & SEWER AUTI	Unsecured	51.88	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	631.82	834.19	834.19	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	NA	4,849.02	4,849.02	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	3,899.11	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	86,178.21	86,178.21	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$16,949.05	\$101,750.99	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$25,586.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,949.05	\$127,336.99	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$813.37	\$813.37	\$0.00
TOTAL PRIORITY:	\$813.37	\$813.37	\$0.00
GENERAL UNSECURED PAYMENTS:	\$156,212.40	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,955.64</u>
Disbursements to Creditors	<u>\$128,150.36</u>
TOTAL DISBURSEMENTS :	<u>\$137,106.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/21/2018

By: /s/ Ronda J. Winneccour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.